

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the U.S. Application of

**Joseph C. KAWAN, et al.**

Group Art Unit: **3691**

U.S. Serial No.: **09/276,823**

Examiner: **KAZIMI, Hani M.**

Filed: **March 26, 1999**

For: **SYSTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE UTILIZING  
VALUE-STORING APPLICATIONS**

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**RESPONSE TO FINAL OFFICE ACTION**

Sir:

In response to the Final Office Action mailed July 7, 2009, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following amendments and remarks.

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.